

Form plncf13 – ntcnfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-19544-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tamer M. Zakhary  
110 Birch Street  
Bloomfield, NJ 07003

Social Security No.:  
xxx-xx-9676

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on March 15, 2024.

Dated: March 15, 2024  
JAN: zlh

Jeanne Naughton  
Clerk

In re:  
Tamer M. Zakhary  
Debtor

Case No. 23-19544-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 15, 2024

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:

Recip ID	Recipient Name and Address
db	+ Tamer M. Zakhary, 110 Birch Street, Bloomfield, NJ 07003-4018
520131451	+ Amit Shah, DPM LLC, 3176 Route 27, Suite 1C, Kendall Park NJ 08824-1514
520131461	+ Brad D. Layton, JP Morgan Chase, 900 US Highway 9 North, Suite 600, Woodbridge NJ 07095-1003
520131462	+ CACI, 500 Northwest Plaza Drive, Suite 300, Saint Ann MO 63074-2218
520108813	+ Christopher Tobia, 310 Third Avenue, Rear, Bradley Beach, NJ 07720-1264
520065275	Christopher Tobia, Address Required, Bloomfield, NJ 07003
520131463	+ Cigna/The Progressive Corporation, 401 Chestnut Street, Chattanooga TN 37402-4924
520065278	+ Diane/Virgilio, 110 Birch Street, Bloomfield, NJ 07003-4018
520131454	+ E-Systems Group LLP, 1850 Lefthand Circle, Longmont, CO 80501-6720
520131465	+ Hinman Howard & Kattell, LLP, 250 Pehle Avenue, Suite 200, Saddle Brook NJ 07663-5835
520131455	+ LabCorp Holdings, 531 S. Spring Street, Burlington NC 27215-5866
520065281	+ Law Offices Parker McCay PA, 9000 Midlantic Drive, Suite 5054, Mount Laurel, NJ 08054-1539
520065285	Pnc Bank, K A16 2j, Kalamazoo, MI 49009
520065283	+ Pnc Bank, P.O.Box 500/K A16 2j, Portage, MI 49081-0500
520131458	+ Princeton ENT & Sleep LLC, 10 Forrestal Road South, Princeton NJ 08540-6666
520131459	+ UMCP at Plainsboro Ed NJ, 1 Plainsboro Road, Plainsboro NJ 08536-1913
520065286	+ Wilmington Savings Fund/CSMC, 15480 Laguna Canyon Road, Irvine, CA 92618-2132
520065287	+ Wilmington Savings Fund/CSMC, Parker McCay P.A., 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539
520131460	+ Your Heart Doc LLC/Dr. Rany Saleh, PO Box 629, Franklin Lakes NJ 07417-0629

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 15 2024 21:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 15 2024 21:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 15 2024 21:20:00	Wilmington Savings Fund Society, FSB, not in its i, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
520144826	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 15 2024 21:12:20	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 300001, Greenville TX 75403-3001
520108812	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 15 2024 21:20:00	Barclays Bank/US Airways, 1007 Orange Street, Suite 1541, Wilmington DE 19801-1242
520065273	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2024 21:27:56	Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007
520131452	+ Email/PDF: resurgentbknotifications@resurgent.com		

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		Mar 15 2024 21:12:21	Cach of NJ LLC, c/oResurgent Capital Services, PO Box 10497, Greenville SC 29603-0497
520065272	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Mar 15 2024 21:11:59	Capital One, Po Box 85064, Glen Allen, VA 23058
520102686	+ Email/PDF: ebn_ais@aisinfo.com		
		Mar 15 2024 21:12:20	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520115589	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Mar 15 2024 21:38:58	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520065276	+ Email/Text: EDI@CACIONLINE.NET		
		Mar 15 2024 21:21:00	Consumer Adjustment Co, 12855 Tesson Ferry Rd, Saint Louis, MO 63128-2911
520065279	Email/Text: mrdiscen@discover.com		
		Mar 15 2024 21:19:00	Discover Bank, Po Box 15316, Wilmington, DE 19850
520065277	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com		
		Mar 15 2024 21:12:46	Dept Of Ed/Aidvantage, 1891 Metro Center Dr, Reston, VA 20190-5287
520072288	Email/Text: mrdiscen@discover.com		
		Mar 15 2024 21:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520131464	+ Email/Text: ecourts.col_efilings@fskslaw.com		
		Mar 15 2024 21:19:00	Fein Such Kahn & Shepard, Attorneys At Law, 7 Century Drive, Suite 201, Parsippany NJ 07054-4609
520131453	Email/PDF: ais.chase.ebn@aisinfo.com		
		Mar 15 2024 21:39:14	Chase Bank USA, PO Box 15548, Wilmington DE 19886
520065280	Email/PDF: ais.chase.ebn@aisinfo.com		
		Mar 15 2024 21:12:44	Jpmcb Card, 301 N Walnut St, Floor 09, Wilmington, DE 19801
520088509	+ Email/Text: RASEBN@raslg.com		
		Mar 15 2024 21:19:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520065282	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Mar 15 2024 21:11:54	Macyscbna, 911 Duke Blvd, Mason, OH 45040
520131456	+ Email/Text: bankruptcydpt@mcmcg.com		
		Mar 15 2024 21:21:00	Midland Funding, 320 E Big Beaver Road, Troy MI 48083-1238
520131457	+ Email/Text: bankruptcydpt@mcmcg.com		
		Mar 15 2024 21:21:00	Midland Funding/Wachovia Bank, 320 E Big Beaver Road, Troy MI 48083-1238
520121063	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 15 2024 21:19:00	PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101
520065284	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 15 2024 21:19:00	Pnc Bank, 2730 Liberty Av, Pittsburgh, PA 15265
520114967	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Mar 15 2024 21:11:59	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520159447	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Mar 15 2024 21:27:46	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
520131466	Email/Text: signed.order@pfwattorneys.com		
		Mar 15 2024 21:19:00	Pressler Felt & Warshaw, Attorneys At Law, 7 Entin Road, Parsippany, NJ 07054
520127462	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 15 2024 21:20:00	Wilmington Savings Fund Society, FSB,, c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9094

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520065274	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, Cbna, Ccs Gray Ops Center, Gray, TN 37615

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520108814

##+

US Airways, 111 West Rio Salado Parkway, Tempe, AZ 85281-2878

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Tamer M. Zakhary fitz2law@gmail.com nadiafinancial@gmail.com
Robert P. Saltzman	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as owner trustee of CSMC 2019-RPL5 Trust dnj@pbslaw.org
Stuart H. West	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as owner trustee of CSMC 2019-RPL5 Trust swest@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6